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6.2 Ethical Corporate Management

"Integrity" is one of the core values of the Bank. CUB conducts business activities based on principles of fairness, honesty, trustworthiness, and transparency. To implement our policy of integrity in operations and actively prevent dishonest behavior, the Bank adheres to the "Policy and Code of Operation Integrity" of Cathay FHC, "Code of Ethics" of Cathay FHC as well as relevant laws in the jurisdictions where the Bank, Cathay FHC, and its subsidiaries operate. CUB has established the "Procedures and Guidelines of Conduct for Ethical Management" and "Code of Conduct," which specifically state the duties of our practicing directors, managers, and employees at work. They are required to comply with relevant laws and integrity policies, avoid conflicts of interest, and refrain from bribery and seeking personal gain, to enhance our corporate governance. The Bank has established internal regulations for each business area and implemented a comprehensive review mechanism. Additionally, using a risk-based approach, the Bank regularly monitors employee behavior through data analysis and implements robust job rotation mechanisms to mitigate the risk of dishonest behavior. When planning new business services, the Bank undergoes rigorous review processes and risk assessments to ensure the protection of consumer rights. CUB also complies with the Human Rights Policy of Cathay FHC and adheres to internationally recognized human rights policies to safeguard the fundamental human rights of our employees, customers and stakeholders while also urging business partners to do the same.

Bank-level (Rules, Guidelines, Policies, Key Points, and Operating Instructions)	Brief Description or Usage Scenario	Applicable Targets
Procedures and Guidelines of Conduct for Ethical Management of CUB	CUB has established the "Procedures and Guidelines of Conduct for Ethical Management" to strengthen the principles of fairness, honesty, trustworthiness, and transparency in business practices. This guideline explicitly prohibits any form of unethical conduct, including but not limited to bribery and corruption. The guidelines specify standards for accepting gifts and hospitality, with a dedicated unit regularly reporting the implementation of integrity to the board of directors.	Directors, supervisors, managers, and employees,
Code of Conduct of CUB	To uphold the Bank's core values and business philosophy of "Integrity, Accountability, Innovation" and to achieve the Bank's development vision, all employees must recognize and commit to adhering to workplace ethics and morals, being lawful and reasonable at work. Based on the "Code of Ethics" of Cathay FHC, the Code further establishes essential guidelines for employees to ensure compliance with laws and regulations, providing a basis for understanding and making correct decisions. The guidelines serve as the fundamental behavioral norms for employees in handling daily business and as guiding principles that all employees must comply with and implement.	All employees

The Bank upholds Cathay FHC's spirit of integrity management and ethical standards. The CS Team is responsible for promoting and overseeing the implementation of integrity management, and the CS Team regularly reports to the Board of Directors. To deepen the corporate culture of integrity and highlight its importance, key departments such as Human Resources, Education & Development, and Compliance Departments simultaneously conduct employee awareness education and compliance training. The Bank comprehensively implements integrity management policies by regularly organizing training sessions and compliance-related meetings. These include regulatory compliance education for new employees, liaison meetings with high-level managers, and "Code of Conduct Training" achieving a 100% training nomination rate. These ensure all employees to deeply understand and are familiar with the regulations. Before special holidays like the Mid-Autumn Festival and New Year, the Human Resources Department also reinforces promotion by sending out "We Don't Accept Gifts" reminders via the office email to all employees. This enhances employees' compliance with ethical behavior standards, further solidifying the practical outcomes of our ethical guidelines.

Whistleblower Mechanism & Reporting Channels

The Bank adheres to the "Code of Conduct for Reporting Unethical or Dishonest Cases" and the "Reporting Mechanism" of Cathay FHC, establishing reporting channels and handling procedures to protect the legal rights and interests of whistleblowers and related parties. The Bank is committed to maintain strict confidentiality regarding the identity of whistleblowers and investigators, and we ensure that they do not suffer unfair treatment or retaliation due to their reports.

The Bank also encourages individuals who consider an illegal activity that has happened to come forward, facilitating early detection and proper handling of such cases to prevent potential risks and minimize losses. The official website provides information on reporting channels, with the Compliance Department designated as the unit for receiving reports. Strict procedures are established for investigating reported matters, implementing post-investigation measures, and ensuring case confidentiality. "Code of Conduct for Reporting Unethical or Dishonest Cases" clearly states that the confidentiality of the whistleblower's identity must be protected, and it is prohibited to fire, dismiss, demote, reduce salary, damage the legitimate rights and interests of the whistleblower, or take other adverse sanctions due to the whistleblower, in order to implement protection of the whistleblower.